

Information to identify the case:

Debtor 1 **Joseph John Pinetti**
First Name Middle Name Last Name

Debtor 2 **Valarie Elaine Pinetti**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8354**
EIN **-----**

Social Security number or ITIN **xxx-xx-6445**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **14-10787-TPA**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph John Pinetti

Valarie Elaine Pinetti

1/14/20

By the court:

Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
 Joseph John Pinetti
 Valarie Elaine Pinetti
 Debtors

Case No. 14-10787-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: dkam
 Form ID: 3180W

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 Total Noticed: 38

Date Rcvd: Jan 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2020.

db +Joseph John Pinetti, 528 Montroyale Drive, Erie, PA 16504-2643
 jdb +Valarie Elaine Pinetti, 6852 Garfield Ave., Harborcreek, PA 16421-1409
 cr +Carrington Mortgage Services, LLC, c/o Prober & Raphael, A Law Corporation,
 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
 sp +Paige E. Peasley, Martone & Peasley, 150 West Fifth Street, Erie, PA 16507-2199
 13931192 +Bank of America, N.A., 16001 North Dallas Parkway, Addison, TX 75001-3311
 14154591 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
 13886969 +Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560
 13886970 +David J. Rhodes, Esquire, 150 East Eighth St., Erie, PA 16501-1269
 13886972 +Dusckas Funeral Home, 2607 Buffalo Rd., Erie, PA 16510-1499
 13886977 +Harborcreek Township Sewer Authority, 5601 Buffalo Road, Harborcreek, PA 16421-1625
 13886980 +Mortgage Electronic, Registration Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026
 13886981 +Mortgage Electronic Reg Sys, 1901 E. Voorhees St., Ste. C, Danville, IL 61834-4512
 13886985 +Wells Fargo Bank, N.A., 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RSVVCBICNOTICE1@state.pa.us Jan 15 2020 03:07:48 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 13886962 EDI: BANKAMER.COM Jan 15 2020 07:43:00 Bank of America, 4161 Piedmont Pkwy.,
 Greensboro, NC 27410
 13886964 EDI: BANKAMER.COM Jan 15 2020 07:43:00 Bank of America, P.O. Box 982235,
 El Paso, TX 79998
 13886963 +EDI: BANKAMER2.COM Jan 15 2020 07:43:00 Bank of America, 101 S. Tryon St.,
 Charlotte, NC 28280-0010
 13886965 +EDI: TSYS2.COM Jan 15 2020 07:43:00 Barclays Bank, P.O. Box 8803,
 Wilmington, DE 19899-8803
 13937252 +E-mail/Text: bncmail@w-legal.com Jan 15 2020 03:08:08 CERASTES, LLC,
 C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13931753 EDI: BL-BECKET.COM Jan 15 2020 07:43:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13886966 +EDI: CHASE.COM Jan 15 2020 07:43:00 Chase Card, Cardmember Services, P.O. Box 15298,
 Wilmington, DE 19850-5298
 13886967 +EDI: CITICORP.COM Jan 15 2020 07:43:00 Citibank, Attn: Bankruptcy Dept., P.O. Box 6241,
 Sioux Falls, SD 57117-6241
 13886968 +EDI: CITICORP.COM Jan 15 2020 07:43:00 Citicards, P.O. Box 6241,
 Sioux Falls, SD 57117-6241
 13886971 EDI: DISCOVER.COM Jan 15 2020 07:43:00 Discover Financial Services, P.O. Box 15316,
 Wilmington, DE 19850
 13889742 EDI: DISCOVER.COM Jan 15 2020 07:43:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 13942987 EDI: ECAST.COM Jan 15 2020 07:43:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,
 OF CITIBANK (SOUTH DAKOTA), N.A., POB 29262, NEW YORK, NY 10087-9262
 13886973 +E-mail/Text: jstauffe_BK@ebay.com Jan 15 2020 03:07:34 Ebay, 2145 Hamilton Ave.,
 San Jose, CA 95125-5905
 13886974 EDI: FORD.COM Jan 15 2020 07:43:00 Ford Credit, P.O. Box 6275, Dearborn, MI 48121
 13902168 EDI: FORD.COM Jan 15 2020 07:43:00 Ford Motor Credit Company LLC, P. O. Box 62180,
 Colorado Springs, CO 80962
 13886975 +EDI: FORD.COM Jan 15 2020 07:43:00 Ford Motor Credit, P.O. Box 542000,
 Omaha, NE 68154-8000
 13886978 +EDI: RMSC.COM Jan 15 2020 07:43:00 JCPenney, P.O. Box 965007, Orlando, FL 32896-5007
 13886979 +E-mail/Text: bncnotices@becket-lee.com Jan 15 2020 03:07:18 Kohls,
 N 56 W 17000 Ridgewood Dr., Menomonee Falls, WI 53051-7096
 13943443 EDI: PRA.COM Jan 15 2020 07:43:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 13886982 +EDI: SEARS.COM Jan 15 2020 07:43:00 Sears CBSD, P.O. Box 6283,
 Sioux Falls, SD 57117-6283
 13886983 +EDI: RMSC.COM Jan 15 2020 07:43:00 Toys R Us, P.O. Box 965005, Orlando, FL 32896-5005
 13886984 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jan 15 2020 03:07:53 U. S. Trustee's Office,
 1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721
 13886986 +EDI: WFFC.COM Jan 15 2020 07:43:00 Wells Fargo Bank, N.A., P.O. Box 9210,
 Des Moines, IA 50306-9210
 13928799 EDI: WFFC.COM Jan 15 2020 07:43:00 Wells Fargo Bank, N.A., PO Box 10438,
 Des Moines, IA 50306-0438

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr BANK OF AMERICA, N.A.
 cr Bank of America, N.A.

District/off: 0315-1

User: dkam
Form ID: 3180W

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Total Noticed: 38

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cr* +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
cr* +WELLS FARGO BANK, N.A., PO BOX 10438, DES MOINES, IA 50306-0438
sp ##+Edward J. Niebauer, 510 Cranberry Street, Suite 301, Erie, PA 16507-1077
13886976 ##+General Electric Co., P.O. Box 60300, Fort Myers, FL 33906-6300

TOTALS: 2, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor Carrington Mortgage Services, LLC, bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com
Laurence A. Mester on behalf of Creditor Carrington Mortgage Services, LLC lmester@mesterschwartz.com, jottinger@mesterschwartz.com; jschwartz@mesterschwartz.com
Michael S. Jan Janin on behalf of Debtor Joseph John Pinetti mjanjanin@quinnfirm.com, knottingham@quinnfirm.com; mboni@quinnfirm.com; mgleba@quinnfirm.com; mmbquinnbankruptcy@gmail.com; mtrayer@quinnfirm.com; gbebko@quinnfirm.com
Michael S. Jan Janin on behalf of Joint Debtor Valarie Elaine Pinetti mjanjanin@quinnfirm.com, knottingham@quinnfirm.com; mboni@quinnfirm.com; mgleba@quinnfirm.com; mmbquinnbankruptcy@gmail.com; mtrayer@quinnfirm.com; gbebko@quinnfirm.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winneccour cmecf@chapter13trusteeewdpa.com
Stuart P. Winneg on behalf of Creditor Bank of America, N.A. swinneg@udren.com, cblack@udren.com

TOTAL: 9